

THE GRADUATE AND PROFESSIONAL STUDENT GOVERNMENT OF
THE UNIVERSITY OF NORTH CAROLINA AT CHARLOTTE



Open Letter to the University of North Carolina System Administration

Regarding the Upcoming Mandatory Health Insurance Policy for International Students

October 21st, 2025

Dear UNC System Leadership,

We, the undersigned graduate and professional student representatives, write to express our deep concern and disappointment regarding the recent announcement that, beginning in Spring 2026, all international students across the UNC System will be required to enroll in the university's Student Blue health insurance plan, with significantly restricted waiver options.

This policy, communicated suddenly and without prior consultation, represents a step backward for transparency and student well-being within the UNC System. More critically, it risks making higher education within the UNC System financially unattainable for many international students—effectively discouraging their enrollment.

While we understand this change is part of a larger, multi-step plan to make student health insurance more affordable systemwide, we find the logic behind this implementation deeply flawed. The UNC System has indicated that previous steps included dividing the Student Blue plan into separate Value and Premium tiers, as well as creating different plan structures for undergraduate and graduate students. The next step - requiring all international students to enroll - has been presented as a way to “reduce overall premiums by increasing enrollment.”

However, if increased enrollment truly lowers costs, it raises a key question: **why is this policy targeting only international students**, who already make up a small percentage of the total student population and face the highest financial barriers? If the intent is affordability through expanded participation, the logical step would be to encourage broader student enrollment, not isolate one group.

Moreover, the System has suggested that some international student insurance plans are inadequate or fail to provide sufficient coverage, which could justify a more standardized policy. Yet, current waiver requirements already mandate that private insurance plans meet or exceed Student Blue's coverage standards. If certain plans are indeed insufficient, the System should clarify and publish those requirements publicly, alongside

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examples of acceptable “good” private insurance options that meet compliance. This would ensure student safety and compliance without creating unnecessary financial hardship.

The presence of a strong international student community contributes directly to institutional excellence, academic innovation, and research competitiveness across the UNC System. As Chancellor Lee Roberts of UNC Chapel Hill, who recently sat with you on the Board of Governors, stated himself, “Our international students [at UNC Chapel Hill] make up 10% of our student body. They are crucial to the health, well-being and success of the Carolina community. We want them to feel supported, welcomed and encouraged.”

Here are our three major points of concern:

1. Lack of Transparency and Professional Communication

- The timing and communication surrounding this decision have been inconsiderate to the affected student population. According to multiple International Student and Scholar Offices (ISSOs) across other UNC system campuses, neither they nor system Student Health Centers were involved in the decision-making process, and they only received information after the policy was finalized.
- The absence of advance notice, open dialogue, or clear rationale has left international students anxious, confused, and uncertain about how to plan financially for upcoming semesters. Such a major policy shift should have been preceded by consultation with student governments, ISSOs, and faculty leadership, as well as a transparent rollout of rationale and implementation timelines.

2. Financial Impact and Unequal Treatment

This policy disproportionately harms international students who already face significant financial and structural barriers:

- At UNC Charlotte, international Graduate Assistants (GAs) still pay over \$20,000 per year in tuition, as the university does not cover out-of-state tuition for master’s-level GAs—a policy uncommon among peer institutions.
- Students without assistantships face even higher costs, paying over \$26,000 per year, including insurance.
- **Student Blue premiums** currently range from **\$1,396 to \$1,803 per semester for graduate students**, and **\$1,226 to \$1,583** for undergraduates.
- In contrast, international students using comparable private insurance, pay approximately **\$31-80 per month**, a difference of **\$1,000 to \$1,800 per semester** in savings.
- Beyond cost, coverage differences also matter: for example, the **Student Blue emergency room copay is \$500**, not including additional hospital or provider charges.

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For many international students, waivers allowing the use of affordable, reliable external insurance plans are not simply a matter of preference - they are a **financial necessity** that enables them to continue studying in the U.S. Losing that option will place a substantial, and for some insurmountable, financial strain on this population.

Beyond the personal hardship this creates, the broader implications are significant. By making education less financially accessible and fostering a perception that international students are unwelcome or undervalued, the UNC System risks a measurable **decline in international student enrollment**. In turn, this would lead to a **loss of tuition revenue** and diminish the rich cultural and academic diversity that strengthens UNC campuses.

It is also important to note that health insurance premiums are expected to increase significantly in the coming year due to federal and state-level changes. This will further amplify the disproportionate financial impact on international students. In the long term, such unaffordable policy changes risk **reducing the number of international students enrolling in UNC System schools**, as they may choose institutions with more equitable and financially sustainable options.

While this policy disproportionately affects international students, it **will also have indirect consequences for domestic students** and the broader academic community. Declining international enrollment may weaken existing exchange programs and partnerships that many campuses rely on to send domestic students abroad. With international exchange participation already declining due to rising costs, administrative hurdles, and safety concerns, this policy may further inhibit opportunities for cultural exchange and global engagement that enrich the UNC System as a whole.

3. The decision also raises concerns about proportional fairness and institutional autonomy.

- If part of the UNC System's rationale for restricting waivers is related to stabilizing insurance costs or spreading risk, the policy should be applied consistently across all students—not selectively toward international students.
- International students already pay higher tuition rates, have limited access to financial aid, and are legally restricted in their work options. Many contribute to the North Carolina economy through taxes, yet remain ineligible for in-state tuition. This new insurance mandate, without flexibility, compounds those financial pressures.
- We recognize the value of reliable, standardized healthcare coverage. However, the blanket removal of waivers unfairly penalizes students who already meet established coverage standards through approved private providers.

We Call for Immediate Action

We urge the UNC System Administration to:

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1. Reconsider the mandatory nature of this policy and restore meaningful waiver options for international students who can demonstrate comparable health insurance coverage — particularly for Spring 2026, as implementing this mid-academic year would cause unnecessary financial and administrative hardship.
2. Reevaluate this policy during the upcoming bidding process for a new UNC System-wide health insurance provider, ensuring that international student needs, campus autonomy, and financial feasibility are taken into account.
3. Clarify and publish insurance adequacy requirements so that international students can make informed decisions about coverage and ensure compliance without financial strain.
4. Provide transparency about the long-term affordability plan, including specific data on how increased enrollment in Student Blue is expected to lower costs, and why only international students are being required to participate.
5. Engage directly with campus leaders and international student representatives before finalizing or implementing future policy changes.
6. Provide a guidance for UNC System Universities to lessen the impact of this policy on international Students
7. Implement financial assistance options for those most affected, particularly students with Graduate Assistantships that do not cover full tuition or insurance cost and long-term North Carolina residents.

The lack of clear communication and consultation has created widespread frustration and mistrust across campuses. We believe the UNC System can and should do better—by prioritizing fairness, inclusion, and transparency in its policymaking.

The UNC System has long prided itself on its global outlook and academic excellence. Maintaining that standard requires listening to those most impacted by its policies. We hope this letter serves as an opportunity for reflection and collaboration to ensure international students are treated with the fairness and respect they deserve.

Sincerely,

S.L. Ivey

2025-2026 Graduate & Professional Student Government | President

Graduate Teaching Assistant

Graduate Ambassador

University of North Carolina at Charlotte

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About the Signatories

This open letter was drafted by representatives of the Graduate and Professional Student Government (GPSG) of UNC Charlotte, in collaboration with student advocates from across the UNC System.

Our goal is to amplify the voices of international students and promote transparency in decisions that directly affect their academic, financial, and personal well-being.

We invite other student governments, and community allies across the UNC System to co-sign this letter and join us in advocating for fair, transparent, and equitable health insurance policies for all students.

Are you interested in co-signing this letter? Please complete this brief [Google form](#).

Co-Signed in Support by:

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Kylie Greenelsh, Undergraduate Domestic Student, UNC Charlotte Student Government- Chair of Student Affairs & Senator for the Cato College of Education

Are you interested in co-signing this letter? Please complete this brief [Google form](#).

Note. Co-signing indicates support of the ideas in the letter and doesn't necessarily indicate International Student Status.

P.S. This letter intentionally does not take a stance for or against the Student Blue insurance plan itself, but rather focuses on the process and fairness of its implementation. We recognize that ensuring students have access to reliable healthcare is essential; however, the lack of communication, financial consideration, and equitable waiver options undermines that goal. We call on the UNC System to evaluate whether this policy is being applied with transparency, consistency, and fairness across institutions.

P.P.S. We acknowledge that this letter was written from the perspective of international and graduate students within the University of North Carolina System. We recognize that the impact and relevance of these issues may vary across campuses and programs. Nonetheless, we believe that the spirit of our message—advocating for transparency, inclusion, and equity in policy implementation—applies broadly across higher education.

P.P.P.S. This open letter is a living document. We reserve the right to make future edits or addendums to reflect new developments, clarifications from the UNC System, or collective feedback from campus communities. Updated versions will be archived and made publicly available for reference.

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A DYNAMIC LIST OF ADDITIONAL SUGGESTIONS FROM STUDENTS

1. One thing I feel needs to be said is that it's not fair that international students are required to pay for insurance in the first place. **Especially when they already face higher tuition, limited work opportunities, and fewer financial resources. If the UNC System truly values inclusion, the support should match the message.** International students deserve the same flexibility, options, and respect as domestic students. If health insurance is considered essential, then the system should explore ways to reduce or cover that cost instead of placing the full financial burden on the students who can least afford it. It shouldn't feel like a punishment to be an international student here.
2. It may also be worth noting that health insurance premiums are expected to increase exponentially in the coming year given federal and state level changes. This is only going to further the disproportionate effects on international students. Keeping a long-term perspective, this change holds the risk of significantly reducing the population of international students who enroll in UNC System schools given the mere unaffordability compared to other institutions.

Response:

The letter has been adjusted according to this recommendation.

3. I think it may be effective to plainly state the percentage of GA/TA income that goes into tuition and health insurance just so it's clear to the readers that we're not arguing over a small amount of money. Sometimes, when administrators haven't been in our shoes for a long time, they forget how small our stipends are and that when a significant proportion goes into paying tuition and health insurance, there isn't much left over for the other necessities that make us successful like safe housing and nutritious foods.

Response:

This is a great suggestion, the percentages vary based on other external resources available to individual International Students. In case of few international students who agreed to share that information it can lay out accordingly:

- Student: Martyna Wasilewska - co-signator
"100% of my GA income goes to my tuition and it doesn't even cover it fully, I am privileged enough to be helped by my partner in terms of place to live and food and although not easily we are able to make it every month so far. The rest of my tuition cost (approximately \$6000) and health insurance this year is covered by my savings I collected during 1-year post undergraduate OPT."
 - Student: Enny Ogunyemi - co-signator
"The money I make for assistantship is barely even enough to cover living expenses not to mention insurance"
4. If permissible and easily achieved, I think it would be helpful if **UNC Charlotte offered further support to international students** through the promotion of either international groups/clubs or a

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student buddy system.

5. Would it be possible to **“grandfather in” current students** with the arrangements they presently have, and **make known to future students that they will incur these new costs** before they make a decision to attend the university?
6. There should be Strong **Merit based Scholarships** provided to International Students.
7. It might be helpful to add something in about how this will also impact domestic students-- incoming exchange student numbers are already on the decline because of cost of living, federal administration, safety concerns, etc., and for many schools that depend on their exchange partnerships, this may further inhibit the ability to send students abroad on exchange programs

Response:

We have addressed this in the letter.

8. I haven't heard any reporting about this issue. If students have media contacts, whether that be for organizational, local, or state reporting, I'd encourage them to tell them about this issue and get more public attention.
9. I want to be clear that I'm in support of this letter and think that it's well-written, but I also believe that the current Board of Governors is ideologically hegemonic and partisan. My next comments are in light of the obedience to partisan politics, specifically in relation to the NC GOP. I recommend this opinion piece from last year for some background about the makeup of the Board of Governors: <https://www.charlotteobserver.com/opinion/article288644605.html>. The biggest piece of information that you need to know is that the state General Assembly chooses who is on the board, and in 2024, two-thirds of the board were registered Republicans, with several unaffiliated members donating significant sums to Republican candidates.
I think that **inclusion should be a cornerstone of higher education institutions**. This board has cut diversity, equity, and inclusion funding and offices across the UNC system in a policy that had around four minutes of conversation and no real dialogue with the community. Because of that, I do not believe that they, as a whole, value inclusion on college campuses. I would leverage some traditionally Republican talking points more heavily in writing this letter. Traditionally, Republicans advocate for a small government - you can say that this **UNC-wide policy change is a governing overreach, preventing individual universities from making decisions that work best for their individual circumstances**. You can also talk about institutional excellence and the ways that a healthy international student presence makes institutions more competitive in research and academics. You can also quote Lee Roberts, former BoG member and currently UNC Chapel Hill's chancellor: *"Our international students make up 10% of our student body. They are crucial to the health, well-being and success of the Carolina community. We want them to feel supported, welcomed and encouraged. They're important to Carolina and have been for a long time."* (Source:

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<https://www.unc.edu/posts/2025/04/11/three-with-lee/>). Any other quotes that current or former board members made in support of international students can also be leveraged.

My comments are made in light of state legislators and representatives who rally against calls for inclusion and a board that has unilaterally removed DEI programming and funding. I don't think this board is in touch with its students and what many of its students care about. I'm worried that several members will hear "inclusion" and stop listening. But, in reality, this decision is a bad one on multiple fronts, as this letter illustrates. I just want to highlight some talking points that NC GOP frequently utilizes, considering how many BoG members are donors and close associates of the GOP state legislators.

Response:

We have addressed this in the letter.

RELEVANT RESOURCES SHARED BY COLLEAGUES

- 1) <https://digitalcommons.georgiasouthern.edu/cgi/viewcontent.cgi?article=1053&context=etaph>
 - 2) <https://pubs.aeaweb.org/doi/pdfplus/10.1257/jep.35.1.163>
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1. Peer-Reviewed Article – Financial & Health Burden

Liu, E. et al. (2023). Health Insurance Literacy and Medical Care Avoidance among International Students. Shows that international students avoid medical care due to cost and confusion with U.S. insurance.

Link: <https://pmc.ncbi.nlm.nih.gov/articles/PMC10588627/>

2. Research Study – Unfair Financial Barriers

Adegboyega, N., Nkwonta, C., & Edward, J. (2020). Health insurance literacy among international college students: A qualitative analysis.

Explains how costly health insurance negatively affects international students' financial stability and academic well-being.

Link: <https://doi.org/10.32674/jis.v10i1.1097>

3. Policy & Cost Comparison Resource

International Student Insurance (ISI) – Understanding International Student Health Insurance Costs in the U.S.

Breaks down why U.S. student insurance is extremely expensive compared to other countries.

Link: <https://www.internationalstudentinsurance.com/student-health-insurance/>

4. Article on Inequity & Mental Health Impact

Inside Higher Ed (News article) – Financial Stress Taking Toll on Students' Mental Health

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Shows how financial pressure (like forced insurance costs) increases anxiety, depression, and academic decline.

Link: <https://www.insidehighered.com/news/2023/04/04/financial-strain-takes-toll-students-mental-health>

5. Global Comparison – Why Students Shouldn't Pay

Commonwealth Fund Report – International Health Care System Profiles

Shows that in many countries (e.g., UK, Germany, Canada), students receive free or low-cost healthcare, proving the U.S. model is unnecessarily burdensome.

Link: <https://www.commonwealthfund.org/international-health-policy-center/system-profiles>

<https://www.nafsa.org/policy-and-advocacy/policy-resources/nafsa-international-student-economic-value-tool-v2>

JNSP usage by international students (note: it is disproportionate, reflecting disproportionate need & international students' inequitable, precarious positioning on the university's behest)